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In the claims:

All of the claims standing for examination are presented below with appropriate status indication.

1-28. (Canceled)

29. (Currently amended) A system for fraud prevention by authenticating a user at a first Internet site, comprising:

an Internet-connected verification server for performing the authentication; and
an Internet-connected appliance operable by the user for sending a request for authentication to the first Internet site;

wherein the user specifies a second and third Internet site not associated with the first Internet site and known to the user as capable of accepting the user's username-password pair included in the request for authentication and a username-password pair for the user, and the server, in response to the request, causes automatic navigation to the second and third site sites and attempts a login on behalf of the user with the username-password pair, successful login at the second and third sites allowing authentication of the user at the first Internet site.

30. (Canceled)

31. (Previously presented) The system of claim 29 wherein the verification server is a first server, and the request is sent from the appliance to a second server on the Internet which forwards at least a portion of the request to the first server, and the first server returns an indication of verification after causing the navigation and log-in attempt to the second and third sites provided by the user.

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32. (Previously presented) The system of claim 29 wherein all or a portion of the request is compared against stored user profile data for verification purposes.

33. (Previously presented) The system of claim 29 wherein the request comprises at least three or more user specified network destination sites and user-name-password pairs for the sites, and authentication is a number based on log-in results.

34. (Previously presented) A method for fraud prevention by authenticating a user at a first Internet site, comprising steps of:

(a) accepting by a server an authentication request from the user comprising at least a second and third Internet site not associated with the first Internet site and known to the user as capable of accepting the user's username-password pair for each site and the username-password pairs are included in the authentication request from the user;

(b) causing, by the server, automatic navigation to the second and third sites and an automatic login attempt on behalf of the user with the username-password pairs; and

(c) reporting an indication of authenticity of the user according to success or failure of the login attempts.

35. (Canceled)

36. (Previously presented) The method of claim 34 wherein the server is a first server, and the request is sent from the appliance to a second server on the network, which forwards at least a portion of the request to the first server, and the first server returns the indication of authenticity after causing the navigation and log-in attempt at the sites provided by the user.

37. (Previously presented) The method of claim 34 wherein all or a portion of the request is compared against stored user profile data for verification purposes.

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38. (Previously presented) The method of claim 34 wherein the request comprises three or more user specified Internet sites and username-password pairs for the sites, and authentication is a number based on log-in results.